



Order Filed on October 4, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

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File No. 111897B

In Re:

Mirtha D. Perez

Case No.: 23-16132-JKS

Hearing Date: September 12, 2024

Judge: John K. Sherwood

Chapter 13

Recommended Local Form


☒ Followed

☐ Modified

**ORDER RESOLVING CERTIFICATION OF DEFAULT
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

DATED: October 4, 2024



Honorable John K. Sherwood
United States Bankruptcy Court

Applicant: Discover Bank
Applicant's Counsel: Rob Saltzman, Esquire
Debtor's Counsel: Jamal J Romero, Esquire
Property Involved ("Collateral"): 21 Terrace Place, Kearny, NJ 07032
Relief Sought: ☒ Certification of Default

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
 - ☒ The Debtor is overdue for one month.
 - ☒ The Debtor is overdue for one payment at \$398.48 per month.Total Arrearages Due \$398.48.
2. Debtor must cure all post-Petition arrearages as follows:
 - ☒ Immediate payment shall be made in the amount of \$398.48. Payment shall be made no later than September 30, 2024
 - ☒ Beginning on October 4, 2024, regular monthly mortgage payments shall continue to be made in the amount of \$398.48.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - ☒ Immediate payment and Regular monthly payments:

Discover Bank
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047
4. In the event of Default:
 - ☒ If the Debtor does not make the immediate payment specified above or does not make any regular monthly payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the

time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$200.00.

The fees and costs are payable:

☒ through the Chapter 13 Plan.